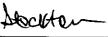


SPECIAL WARRANTY DEED

This Deed of Conveyance is this day made by the undersigned HARDY CREDIT, CO., a Pennsylvania limited partnership, hereinafter referred to as the GRANTOR, and RUSSELL G. TULTZ, SUCCESSOR TRUSTEE of the GLENADINE R. TULTZ TRUST, hereinafter referred to as the GRANTEE, WITNESSETH THAT:

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid by the GRANTEE to the GRANTOR, and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged by the GRANTOR, HARDY CREDIT CO., the GRANTORS do hereby and by these presents sell, convey, and warrant specially unto RUSSELL G. TULTZ, SUCCESSOR TRUSTEE of the GLENADINE R. TULTZ TRUST, the GRANTEE, the hereinafter described real property located in the City of Hernando, DeSoto County, Mississippi, and being described as follows, to-wit:

Lot 9, Las Lomas Subdivision, located in Section 24, Township 2 South, Range 8 West, DeSoto County, Mississippi as shown on plat of record in Plat Book 95, Pages 40-41, in the Chancery Clerk's Office of DeSoto County, Mississippi and to which plat reference is hereby made for a more particular description of said lot.



The foregoing covenant of warranty is made subject to the following:

- All rights of ways and easements for public roads and public utilities, including but not limited to the following instruments;
 - Right of Way in favor of Mississippi Power & Light Company as found at Deed Book 229 Page 319 in the Office of the Chancery Clerk of DeSoto County, Mississippi;
 - Right of Ways in favor of Entergy MS, Inc as found at Deed Book 401 Page 421 and Deed Book 496 Page 527 in the Office of the Chancery Clerk of DeSoto County, Mississippi;
 - Right of Way in favor of American Telephone & Telegraph Co. as found at Deed Book 33 Page 482, as assigned to South Central Bell Telephone Co. as found at Deed Book 160 Page 720 in the Office of the Chancery Clerk of DeSoto County, Mississippi.
- All subdivision and zoning regulations in effect in the City of Hernando, DeSoto County, Mississippi;
- To any prior reservation or conveyance of minerals of every kind and character, including, but not limited to, oil, gas, sand and gravel in, on and under the subject property; and
- To all restrictive covenants, building restrictions and easements of record including but not limited to those as found with the recorded plat of said subdivision at Plat Book 95 Pages 40-41 and at Deed Book 515 Page 290 all in the Office of the Chancery Clerk of DeSoto County, Mississippi.

That by way of explanation the aforesaid Russell G. Tultz is the named first successor Trustee of the Glenadine R. Tultz Trust as created on June 23, 1998 and that attached hereto is a copy of the Certificate of Trust Existence and Authority. That the initial Trustee Glenadine R. Tultz departed this life on or about the 6th day of November 1998 and attached hereto is a copy of her Certificate of Death.

That by way of explanation, the Grantor, Hardy Credit Co., is a duly registered Limited Partnership with the Commonwealth of Pennsylvania, being in good standing as so certified on March 12, 2008. That the undersigned, Barbara L. Harshman, is a duly authorized signatory to this instrument by virtue of the written consent of the Sole General Partner, 84 LADC, LLC, dated December 18, 2007.

The Grantor and Grantee's understand that the property is being sold "as is" as per the parties contract.

Taxes and assessments against said property for the year 2008 shall be prorated as of the date of this deed and taxes and assessments for the year 2009 shall be the responsibility of the GRANTEE, and/or it's successor's in interest and all subsequent years are hereby excepted from the foregoing covenant of warranty.

Possession shall be given upon delivery of this deed.

WITNESS the signature of the GRANTOR on this the $\frac{10}{200}$ day of March, 2008.

HARDY CREDIT CO.
A Pennsylvania Limited Partnership

By: BARBARA L. HARSHMAN Title: VICE PRESIDENT OF LENDING

STATE OF FLORIDA

COUNTY OF DUVAL

Personally appeared before me, the undersigned authority in and for the State and County aforesaid, the within named Barbara L. Harshman, personally known to me to be the Vice President of Lending of Hardy Credit Co., a Pennsylvania limited partnership, who acknowledged before me that she signed and delivered the above and foregoing instrument of writing on the day and year therein mentioned as the act and deed of said Hardy Credit, Co., having been first duly authorized so to do.

GIVEN under my hand and official seal this the 18th day of March, 2008.

NOTARY PUBLIC

My Commission Expires:

(SEAL)

GRANTORS' ADDRESS:

12276 San Jose Boulevard Suite 207 Jacksonville, Florida 32223 RES. TEL.: N/A

BUS. TEL.: 904-880-1835

GRANTEES' ADDRESS: 7725 Coral Hills Cove Southaven, MS 38671 RES. TEL.: 662-393-3468

BUS. TEL.: N/A

Prepared by: KENNETH E. STOCKTON ATTORNEY AT LAW 5 WEST COMMERCE STREET HERNANDO, MS 38632 662-429-3469

(080022)



CERTIFICATE OF TRUST EXISTENCE AND AUTHORITY

a. Amendment and Revocation

I may amend or revoke this Agreement at any time by filing written notice of the change with the Trustee. However, the Trustee's duties and responsibilities may not be expanded and the Trustee's compensation may not be reduced without the Trustee's written consent. The Trustee's consent shall be conclusively presumed if the Trustee does not provide me with a written objection within 30 days after receiving an amendment. When I die, the Trust shall become irrevocable.

b. Succession

The successor Trustees are identified on the first page. Each shall be eligible to serve as Trustee when the prior Trustee dies, becomes disabled, resigns or is removed. A Trustee may resign by filing a written resignation with a non-disabled adult income beneficiary. A successor qualifies as Trustee by filing a written acceptance with a non-disabled adult income beneficiary within thirty (30) days of receiving notice of eligibility. If there is no non-disabled adult income beneficiary, a written acceptance by a successor Trustee or a written resignation shall be filed with the Court described in the paragraph captioned "Judicial Nomination."

c. Removal

A majority of the non-disabled adult income beneficiaries have the right to remove any corporate Trustee with or without cause and to select a successor corporate Trustee.

d. <u>Judicial Nomination</u>

If no nominated Trustee is able or willing to serve, a successor corporate Trustee shall be nominated by the presiding judge of the Probate Court (if any, otherwise the senior court of general jurisdiction) of the County where the office through which the last acting corporate Trustee (if any) administered the trust is located or, if none, of the County where I was domiciled at death. The Court shall act in a ministerial and not a judicial capacity.

e. Sale

The Trustee may dispose of any assets at a public or private sale, upon such terms and for such consideration as the Trustee, in its discretion, finds appropriate.

f. Land Modifications

The Trustee may improve any real estate held in the Trust, may erect buildings, and may demolish any buildings.

g. <u>Leases</u>

The Trustee may lease Trust assets on such terms as it thinks fit. A lease may extend beyond the term of the Trust.

h. Mortgages

The Trustee may sign, foreclose or release any mortgages or security agreements.

i. Borrowing

The Trustee may borrow money and secure the obligations by pledging Trust assets. This specifically includes the power to use margin accounts with a securities broker.

j. Agents

The Trustee may employ others to act on its behalf. This includes the power to delegate voting rights of stock held by the Trustee, and the power to appoint a person or qualified corporation to act as the Trustee with respect to specified Trust assets located in any jurisdiction.

k. Nominee

The Trustee may keep any of the Trust assets in the name of a nominee without mentioning the Trust in any documents dealing with ownership.

l. <u>Delegation</u>

A Trustee may delegate any of the Trustee's powers to a Co-Trustee. However, no power to invade principal for the Co-Trustee's benefit may be delegated to him or her.

m. <u>Insurance Companies</u>

If the Trust is named as the beneficiary of any life insurance, the insurance company's obligation is fully discharged by the Trustee's receipt of payment. The insurance company is not obligated to inquire into the terms or legal effect of the Trust.

n. Purchaser Seeing to Application by Trustee

A purchaser of assets from the Trustee is only responsible for payment of the purchase price to the Trustee. The purchaser is not responsible for the Trustee's disposition of the money or other consideration paid.

o. <u>Certificate</u>

Any person dealing with the Trustee is entitled to rely on a Certificate of Trust Existence and Authority signed and acknowledged by me, by the Trustee or by the Trustee's or my attorney which appears to contain a verbatim recital of pertinent provisions of the Trust. This person need not verify its accuracy or whether it is in fact a full statement of the pertinent provisions of the Trust. Reproductions of the signed Certificate shall have the same effect and authority as the original.

p. <u>Michigan Law to Govern</u>

This Trust Agreement is governed by and shall be interpreted according to the laws of the State of Michigan.

4. The present addresses of all of the successor Trustees named in the Trust Agreement are:

<u>Name</u>

<u>Address</u>

Russell G. Tultz

6801 Hickory Point Drive Portage, Michigan 49024 David R. Tultz

9732 East Shore Drive Portage, Michigan 49002

Anita C. Bosley

2144 Old Highway 95 Lenoir City, Tennessee 37771

5. The assets in the Glenadine R. Tultz Trust include, but are not limited to, the real property described in Schedule A attached hereto and made a part hereof.

In confirmation and affirmation of the foregoing I certify that the Trust Agreement remains in full force and effect, and state that the assertion by any Trustee named above that (1) he or she is acting either alone or with another as a qualified trustee, or (2) that he or she is acting with full delegated powers from a Co-Trustee, shall be sufficient on its face and no person shall be put to further inquiry into the right of such Trustee to so act.

Reproductions of this executed original (with reproduced signatures) shall be deemed to be original counterparts of this Certificate.

Witnesses:

Porbara L Butler

Glenadine R. Tultz

Danielle Redmond Streed

Acknowledged before me in Kalamazoo County, Michigan, on

JUN 23

1998 by

Glenadine R. Tultz,

Danielle Redmond Streed

Notary Public, Kalamazoo County, MI My commission expires: 4/04/2002

This instrument drafted by:
Danielle Redmond Streed
Varnum, Riddering, Schmidt & Howlettille
350 E. Michigan
Kalamazoo, Michigan 49007 - Telephone 616/382-2300

STATE FILE NUMBER

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STATE OF MICHIGAN)
COUNTY OF KALAMAZOO)



I, TIMOTHY A. SNOW, Clerk of the Circuit Court of Kalamazoo County, the same being a Court of Record having a seal, do hereby certify that the following is a true and correct copy on file in my office.

this 9th day of November 19,98.

TIMOTHY A. SNOW, County Clerk

BY: Royal R. West

Deputy County Clerk